BNPL - Supplementary Study 1 Part A (#118905)

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1) Have any data been collected for this study already?
No, no data have been collected for this study yet.

2) What's the main question being asked or hypothesis being tested in this study?
Instalment payment reduces perceived financial constraints compared to upfront and delayed lump sum payments.

3) Describe the key dependent variable(s) specifying how they will be measured.
Financial constraints will be measured on two items "How financially constrained does this payment method make you feel"(1 = Not at all financially constrained , 9 = Very financially constrained) and "Does this payment method help you to spend as much as you like?" . (1 = not at all, 9 = Very much)

4) How many and which conditions will participants be assigned to?
Three conditions (payment method: lump sum payment-now, lump sum payment-deferred, installment payment).
Participants will be randomly assigned into one of three conditions.

5) Specify exactly which analyses you will conduct to examine the main question/hypothesis.
One-way ANOVA will be used to examine the effect of payment method on perceived financial constraints.

6) Describe exactly how outliers will be defined and handled, and your precise rule(s) for excluding observations.
Participants that failed the attention check will be removed from the data set.
Participants that have participated in previous study will also be excluded.

7) How many observations will be collected or what will determine sample size? No need to justify decision, but be precise about exactly how the number will be determined.
360 participants. 120 participants per condition.

8) Anything else you would like to pre-register? (e.g., secondary analyses, variables collected for exploratory purposes, unusual analyses planned?)
Nothing else to pre-register.